

Information to identify the case:

Debtor 1	<u>Lorrie Blue</u>	Social Security number or ITIN	xxx-xx-2806
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-17871-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lorrie Blue
aka Dolores Cummings

8/17/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lorrie Blue
 Debtor

Case No. 18-17871-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db +Lorrie Blue, 1067 Tristram Circle, Mantua, NJ 08051-2208
 517465675 +KLM Law group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
 517465679 +William F. Cummings, 117 Holly Bush Gardens, Glassboro, NJ 08028-2336

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Aug 18 2018 03:43:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2018 00:16:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 18 2018 00:16:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517465671 EDI: BANKAMER.COM Aug 18 2018 03:43:00 Bank of America, Bankruptcy Department,
 P.O. Box 53137, Phoenix, AZ 85072-3137

517465672 EDI: CAPITALONE.COM Aug 18 2018 03:43:00 Capital One, Bankruptcy Department,
 P.O. Box 85015, Richmond, VA 23285-5015

517465673 EDI: CHASE.COM Aug 18 2018 03:43:00 Chase, Bankruptcy Department, P.O. Box 15919,
 Wilmington, DE 19850-5919

517465676 EDI: AGFINANCE.COM Aug 18 2018 03:43:00 One Main Financial, Bankruptcy Department,
 P.O. Box 140489, Irving, TX 75014-0489

517465677 EDI: AGFINANCE.COM Aug 18 2018 03:43:00 One Main Financial, P.O. Box 742536,
 Cincinnati, OH 45274-2536

517465678 +E-mail/Text: recovery@paypal.com Aug 18 2018 00:15:18 PayPal, 2211 North First Street,
 San Jose, CA 95131-2021

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517465674 Key Bank

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO KNOWN
 ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
 Kevin Gordon McDonald on behalf of Creditor MANUFACTURERS AND TRADERS TRUST COMPANY ALSO
 KNOWN ASM&T BANK SUCCESSOR BY MERGER TO HUDSON CITY SAVINGS BANK, FSB kmcdonald@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Steven A. Ragland on behalf of Debtor Lorrie Blue ragland203martin@aol.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5